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		Application N	fillipond to a co	Patent and T lection of int 10/015,10	redemark Of formation uni-	Rea: L	PTO/BE/21 (09-04) through 07/31/2005. CMB 0661-0031 IDS. DEPARTMENT OF COMMERCE GEOLOGY & valid OMB control number.
TRANSMITTAL		Filing Date		October 3	October 31, 2001		
FORM		First Named	Inventor	Michele DuPhily			
		Art Unit		3627			
(to be used for all correspondence after Initial filling)				Gardia Ade			
Total Number of Pages In This Submission 21		Attorney Doc	XIII NUMDER	MicroD-02			
ENCLOSURES (Check all that apply)							
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Firm Name	Law Office of David McEwing	PC					
Signature	Signature Dulling						
Printed name	David McEwing						
Date	May29 2006)	1	Reg. No.	37,026		
I hereby certify the sufficient postage the date shown b	at this correspondence is being as first class mall in an envek	TIFICATE OF TF	d to the USPT	O or depos	sited with th	e Un	ited States Postal Service with Nexandria, VA 22313-1450 on
Signature	M-M	1					
Typed or printed	name David McEwing		<u> </u>		Ь	ate	May29, 2008
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trial caseculon or importance is required by 37 CPR 1.9. The importance is required to postern or retain a partient by the public which is to tile (and by the USPTO to process) an application. Confidentially is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including embering, preparing, and submitting the complete application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form end/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Petent and Tradement Office, U.S. Department of Commerce, P.O. Box 1480, Alexandria, VA 22313-1450. DO NOT SEND PEES OR COMPLETED FORMS TO THIS ADDRESS, SEND TO: Commissioner for Patents, P.O. Box 1480, Alexandria, VA 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE PATENT EXAMINING OPERATION

Applicant:	§	
Michele DuPhily	§	Group Art Unit: 3627
	§	
Serial No. 10/016,101	§	Examiner: Oger Garcia Ade
	§	
Filed: October 31, 2001	§	Atty. Dkt. No.: MicroD-02
	§	
Confirmation No. 7946	§	
	§	

For: Virtual Cashler

RESPONSE TO OFFICE ACTION

Honorable Commissioner of Patents and Trademarks Alexandria, Virginia

SIR:

This paper is presented in response to the Office Action malled February 27, 2006. The Examiner has rejected the claims 1, 2, 23-30 and 36-40 of the subject application under 35 USC §102 as anticipated in by Davis et al (6,105,008) The Examiner has rejected claim 3 under 35 USC §103(a) as being unpatentable over Davis et al. in view of Hogan (5,699,528).

The Applicant has noted the Examiner's objection to the Abstract and a substitute Abstract is presented. The Applicant is presenting amended claims and 8 new claims. The Applicant is also providing detailed analysis of the

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cited Davis patent demonstrating that Davis et al does *not* anticipate the Applicant's invention.